



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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BHC Name [COMERICA INCORPORATED](#)

City/State [DALLAS, TX](#)

Bank Holding Company Information

Federal Reserve District: [11](#)

Consolidated Assets (\$000): [84,344,000](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [2](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[COMERICA INCORPORATED](#)
[1717 MAIN STREET MC-6506](#)

[DALLAS, TX 75201](#)

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Summary Ratios

	09/30/2022	09/30/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000)	89,994,667	87,986,667			90,215,000			81,011,750			71,572,250		
Net income (\$000)	801,000	940,000			1,168,000			474,000			1,198,000		
Number of BHCs in peer group	132	132			130			128			125		

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.56	2.79	27	2.09	2.65	16	2.04	2.60	17	2.36	2.77	22	3.27	3.01	57
+ Non-interest income	1.17	0.94	68	1.26	1.09	64	1.24	1.04	67	1.24	1.21	58	1.42	1.32	64
- Overhead expense	2.16	2.18	54	2.08	2.21	48	2.06	2.17	47	2.22	2.57	34	2.44	2.69	38
- Provision for credit losses	0.04	0.10	27	-0.54	-0.12	5	-0.43	-0.09	3	0.65	0.51	72	0.10	0.15	43
+ Securities gains (losses)	0	0	45	0	0.01	23	0	0.01	23	0	0.02	16	-0.01	0.01	11
+ Other tax equivalent adjustments	0	0	3	0	0	49	0	0	46	0	0	48	0	0	42
= Pretax net operating income (tax equivalent)	1.53	1.46	62	1.82	1.76	58	1.65	1.66	53	0.73	1.04	22	2.14	1.56	90
Net operating income	1.19	1.10	65	1.42	1.34	60	1.29	1.26	57	0.59	0.81	25	1.67	1.19	92
Net income	1.19	1.10	65	1.42	1.34	60	1.29	1.26	57	0.59	0.82	25	1.67	1.19	92
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.90	3.36	18	2.31	3.12	12	2.25	3.06	10	2.77	3.55	12	4.23	4.41	36
Interest expense	0.12	0.35	12	0.07	0.26	11	0.07	0.25	9	0.24	0.52	13	0.71	1.08	22
Net interest income (tax equivalent)	2.78	3.01	29	2.24	2.85	16	2.18	2.80	17	2.53	3.01	21	3.53	3.33	56
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.06	0.09	51	-0.02	0.12	9	-0.02	0.11	5	0.38	0.27	72	0.21	0.21	58
Earnings coverage of net loan and lease losses (X)	49.48	36.38	69	-142.67	26.30	6	-112	39.72	6	5.69	22.91	27	15	24.40	50
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.11	1.17	47	1.26	1.32	50	1.19	1.23	48	1.81	1.58	72	1.26	0.83	85
Allowance for loan and lease losses / Total loans and leases	1.11	1.15	51	1.26	1.30	51	1.19	1.20	51	1.81	1.55	72	1.26	0.81	85
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.51	0.39	72	0.61	0.58	58	0.54	0.49	65	0.68	0.71	51	0.42	0.57	35
30-89 days past due loans and leases / Total loans and leases	0.80	0.33	87	0.35	0.29	69	0.31	0.32	59	0.77	0.39	85	0.25	0.43	34
Liquidity and Funding															
Net noncore funding dependence	-3.06	5.89	15	-29.48	-3.31	4	-26.91	-2.33	2	-15.29	3.20	4	5.89	14.45	24
Net short-term noncore funding dependence	-5.28	0.87	18	-33.65	-9.17	9	-30.86	-7.71	7	-23.76	-4.76	10	-4.30	3.38	20
Net loans and leases / Total assets	60.63	63.09	39	50.24	58.81	21	51.27	58.67	26	58.14	61.58	33	67.65	63.77	50
Capitalization															
Tier 1 leverage ratio	9.20	9.22	51	8.07	9.07	22	7.74	8.98	19	8.63	9.13	39	9.51	9.76	48
Holding company equity capital / Total assets	6.01	9.68	5	8.24	10.79	12	8.31	10.71	14	9.11	11.16	20	9.97	12.43	23
Total equity capital (including minority interest) / Total assets	6.01	9.81	3	8.24	10.91	11	8.31	10.82	12	9.11	11.29	18	9.97	12.57	20
Common equity tier 1 capital / Total risk-weighted assets	9.93	11.79	22	10.27	12.64	15	10.13	12.42	19	10.34	12.38	19	10.13	12.17	20
Net loans and leases / Equity capital (X)	10.09	6.64	90	6.10	5.47	64	6.17	5.53	64	6.38	5.58	71	6.79	5.21	81
Cash dividends / Net income	35.46	31.93	53	31.17	27.22	57	33.22	28.27	59	82.49	42.30	93	33.22	33.12	51
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65			-12.02	
Growth Rates															
Assets	-10.96	6.04	2	13.05	9.51	67	7.56	10.50	45	20.13	16.68	63	3.69	9.26	34
Equity capital	-35.04	-3.83	3	-0.90	7.52	7	-1.90	7.46	9	9.87	6.99	70	-2.40	10.49	4
Net loans and leases	7.45	14.48	31	-7.40	-0.66	18	-5.15	3.36	20	3.24	9.07	31	0.49	9.10	14
Noncore funding	-22.63	36.20	10	-36.02	-21.64	27	-37.86	-14.79	22	-24.37	-12.18	37	14.93	6.59	68
Parent Company Ratios															
Short-term debt / Equity capital	16.58	0.48	98	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	14.73	11.91	71	22.54	10.65	83	21.98	10.95	82	22.58	13.56	78	23.68	13.04	76
Equity investment in subsidiaries / Equity capital	95.19	104.01	10	111.29	103.15	87	104.83	103.22	64	102.06	102.81	45	106.23	103.22	69
Cash from ops + noncash items + op expense / Op expense + dividends	272.06	118.32	87	91.20	155.61	25	174.79	154.48	64	122.87	147.24	46	227.70	190.27	73

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	1,421,000	1,208,000	1,596,000	1,753,000	2,420,000	17.63	4.12
Income from lease financing receivables.....	13,000	-7,000	-2,000	20,000	19,000		38.31
Fully taxable income on loans and leases.....	1,434,000	1,201,000	1,594,000	1,773,000	2,439,000	19.40	4.36
Tax-exempt income on loans and leases.....	0	0	0	0	0		-100.00
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		-100.00
Income on loans and leases (tax equivalent).....	1,434,000	1,201,000	1,594,000	1,773,000	2,439,000	19.40	4.20
Investment interest income (tax equivalent).....	298,000	208,000	279,000	292,000	298,000	43.27	58.31
Interest on balances due from depository institutions.....	65,000	16,000	26,000	27,000	69,000	306.25	51.63
Interest income on other earning assets.....	3,000	1,000	1,000	2,000	2,000	200.00	61.90
Total interest income (tax equivalent).....	1,800,000	1,426,000	1,900,000	2,094,000	2,808,000	26.23	11.86
Interest on time deposits of \$250K or more	1,000	1,000	2,000	10,000	14,000	0.00	-62.03
Interest on time deposits < \$250K.....	1,000	2,000	3,000	17,000	33,000	-50.00	-77.03
Interest on foreign office deposits	1,000	0	0	1,000	2,000		-5.12
Interest on other deposits	21,000	14,000	17,000	73,000	213,000	50.00	-2.22
Interest on other borrowings and trading liabilities.....	32,000	18,000	24,000	63,000	177,000	77.78	-18.93
Interest on subordinated debt and mandatory convertible securities	16,000	9,000	11,000	18,000	29,000	77.78	-18.25
Total interest expense.....	72,000	44,000	57,000	182,000	468,000	63.64	-18.70
Net interest income (tax equivalent).....	1,728,000	1,382,000	1,843,000	1,912,000	2,340,000	25.04	13.64
Non-interest income.....	788,000	833,000	1,120,000	1,001,000	1,017,000	-5.40	-5.08
Adjusted operating income (tax equivalent)	2,516,000	2,215,000	2,963,000	2,913,000	3,357,000	13.59	7.03
Overhead expense.....	1,457,000	1,374,000	1,858,000	1,798,000	1,744,000	6.04	5.28
Provision for credit losses.....	27,000	-359,000	-384,000	524,000	73,000		-52.79
Securities gains (losses)	0	0	0	0	-8,000		
Other tax equivalent adjustments	-1,000	0	0	0	0		
Pretax net operating income (tax equivalent).....	1,031,000	1,200,000	1,489,000	592,000	1,533,000	-14.08	13.69
Applicable income taxes	229,000	261,000	322,000	117,000	334,000	-12.26	-16.16
Tax equivalent adjustments	1,000	-1,000	-1,000	1,000	1,000		-67.35
Applicable income taxes (tax equivalent).....	230,000	260,000	321,000	118,000	335,000	-11.54	-16.73
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	801,000	940,000	1,168,000	474,000	1,198,000	-14.79	27.01
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	801,000	940,000	1,168,000	474,000	1,198,000	-14.79	27.01
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	801,000	940,000	1,168,000	474,000	1,198,000	-14.79	27.01
Investment securities income (tax equivalent).....	298,000	208,000	279,000	292,000	298,000	43.27	58.31
US Treasury and agency securities (excluding mortgage-backed securities)	22,000	46,000	56,000	70,000	67,000	-52.17	-36.43
Mortgage-backed securities	274,000	163,000	224,000	221,000	229,000	68.10	80.60
All other securities	2,000	-1,000	-1,000	1,000	2,000		4.41
Cash dividends declared.....	284,000	293,000	388,000	391,000	398,000	-3.07	101.52
Common	267,000	276,000	365,000	378,000	398,000	-3.26	89.46
Preferred.....	17,000	17,000	23,000	13,000	0		0.00

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.67	3.12	17	2.16	2.90	12	2.11	2.85	11	2.58	3.27	11	3.92	4	43
Less: Interest expense	0.11	0.33	12	0.07	0.24	11	0.06	0.23	9	0.22	0.48	13	0.65	0.98	25
Equals: Net interest income (tax equivalent)	2.56	2.79	27	2.09	2.65	16	2.04	2.60	17	2.36	2.77	22	3.27	3.01	57
Plus: Non-interest income	1.17	0.94	68	1.26	1.09	64	1.24	1.04	67	1.24	1.21	58	1.42	1.32	64
Equals: adjusted operating income (tax equivalent)	3.73	3.77	55	3.36	3.80	27	3.28	3.70	27	3.60	4.04	31	4.69	4.41	69
Less: Overhead expense	2.16	2.18	54	2.08	2.21	48	2.06	2.17	47	2.22	2.57	34	2.44	2.69	38
Less: Provision for credit losses	0.04	0.10	27	-0.54	-0.12	5	-0.43	-0.09	3	0.65	0.51	72	0.10	0.15	43
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	45	0	0.01	24	0	0.01	23	0	0.02	17	-0.01	0.01	11
Plus: other tax equivalent adjustments	0	0	3	0	0	49	0	0	46	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.53	1.46	62	1.82	1.76	58	1.65	1.66	53	0.73	1.04	22	2.14	1.56	90
Less: Applicable income taxes (tax equivalent)	0.34	0.34	55	0.39	0.41	50	0.36	0.38	49	0.15	0.23	24	0.47	0.36	80
Less: Minority interest	0	0	43	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income	1.19	1.10	65	1.42	1.34	60	1.29	1.26	57	0.59	0.81	25	1.67	1.19	92
Plus: Net extraordinary items	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	1.19	1.10	65	1.42	1.34	60	1.29	1.26	57	0.59	0.82	25	1.67	1.19	92
Memo: Net income (last four quarters)	1.12	1.10	53	1.32	1.30	57	1.29	1.26	57	0.59	0.82	25	1.67	1.19	91
Net income—BHC and noncontrolling (minority) interest	1.19	1.11	64	1.42	1.35	60	1.29	1.27	56	0.59	0.83	25	1.67	1.20	92
Margin Analysis															
Average earning assets / Average assets	92.10	92.93	39	93.44	93.09	54	93.53	93.08	56	93.39	92.32	66	92.69	91.05	69
Average interest-bearing funds / Average assets	40.91	60.58	3	44.45	61.98	3	43.40	61.99	3	47.63	64.06	3	50.33	65.57	4
Interest income (tax equivalent) / Average earning assets	2.90	3.36	18	2.31	3.12	12	2.25	3.06	10	2.77	3.55	12	4.23	4.41	36
Interest expense / Average earning assets	0.12	0.35	12	0.07	0.26	11	0.07	0.25	9	0.24	0.52	13	0.71	1.08	22
Net interest income (tax equivalent) / Average earning assets	2.78	3.01	29	2.24	2.85	16	2.18	2.80	17	2.53	3.01	21	3.53	3.33	56
Yield or Cost															
Total loans and leases (tax equivalent)	3.84	4.24	22	3.23	4.07	9	3.25	4.01	11	3.43	4.27	8	4.83	5.09	38
Interest-bearing bank balances	0.79	0.79	50	0.13	0.13	51	0.15	0.14	69	0.29	0.27	62	2.19	2.04	56
Federal funds sold and reverse repos	0	1.05	8		0.25			0.25		0	0.68	7	0	2.44	4
Trading assets	0	0.57	26	0	0.45	26	0	0.45	26	0.15	0.60	58	0.35	0.99	53
Total earning assets	2.89	3.33	18	2.31	3.09	12	2.25	3.04	11	2.77	3.51	13	4.23	4.36	41
Investment securities (tax equivalent)	1.94	1.96	54	1.81	1.77	53	1.78	1.77	53	2.22	2.25	46	2.45	2.76	25
US Treasury and agency securities (excluding mortgage-backed securities)	1	1.38	24	1.56	1.23	74	1.51	1.14	75	1.91	1.75	60	2.44	2.32	69
Mortgage-backed securities	2.03	1.87	66	1.80	1.55	73	1.78	1.57	72	2.22	2.05	65	2.40	2.61	21
All other securities	0.33	2.89	1		2.85			2.81			3.24			4.06	
Interest-bearing deposits	0.12	0.35	12	0.06	0.22	11	0.06	0.21	12	0.32	0.53	25	0.91	1.10	33
Time deposits of \$250K or more	0.26	0.61	10	0.20	0.70	5	0.30	0.66	13	1.24	1.42	32	1.87	1.96	39
Time deposits < \$250K	0.10	0.58	5	0.19	0.67	5	0.21	0.62	6	0.93	1.36	15	1.38	1.82	22
Other domestic deposits	0.09	0.31	7	0.06	0.16	18	0.05	0.15	17	0.26	0.36	39	0.84	0.93	46
Foreign deposits	0.60	0.52	66	0	0.12	22	0	0.14	20	0.37	0.42	60	0.93	1.19	43
Federal funds purchased and repos	4.71	0.88	98	0	0.18	7	0	0.17	9	0	0.62	1	2.66	1.86	82
Other borrowed funds and trading liabilities	1.60	1.55	47	1.03	1.29	39	1.05	1.27	42	1.01	1.50	29	2.68	2.38	65
All interest-bearing funds	0.26	0.54	20	0.15	0.38	11	0.15	0.37	11	0.47	0.74	22	1.30	1.49	36

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019			
Non-interest Income and Expenses												
Total non-interest income		788,000		833,000		1,120,000		1,001,000		1,017,000		
Fiduciary activities income		159,000		153,000		206,000		188,000		187,000		
Service charges on deposit accounts - domestic		151,000		148,000		199,000		188,000		208,000		
Trading revenue.....		71,000		82,000		112,000		106,000		93,000		
Investment banking fees and commissions.....		45,000		42,000		54,000		56,000		57,000		
Insurance activities revenue.....		1,000		5,000		6,000		7,000		6,000		
Venture capital revenue.....		1,000		0		0		0		0		
Net servicing fees		-1,000		-1,000		-1,000		-1,000		-1,000		
Net securitization income		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		3,000		4,000		4,000		7,000		3,000		
Other non-interest income.....		358,000		400,000		540,000		450,000		464,000		
Total overhead expenses		1,457,000		1,374,000		1,858,000		1,798,000		1,744,000		
Personnel expense.....		890,000		841,000		1,133,000		1,019,000		1,020,000		
Net occupancy expense.....		157,000		147,000		199,000		195,000		195,000		
Goodwill impairment losses		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		2,000		2,000		3,000		1,000		1,000		
Other operating expenses.....		408,000		384,000		523,000		583,000		528,000		
Fee income on mutual funds and annuities.....		32,000		32,000		43,000		36,000		35,000		
Memoranda												
Assets under management in proprietary mutual funds and annuities		0		0		0		0		0		
Number of equivalent employees		7,432		7,459		7,442		7,681		7,747		
Average personnel expense per employee.....		119.75		112.75		152.24		132.67		131.66		
Average assets per employee.....		12,109.08		11,796.04		12,122.41		10,547.03		9,238.71		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	4.06	2.43	75	3.84	2.14	75	3.84	2.17	76	3.60	2.02	75
Overhead expenses / Net Interest Income + non-interest income	57.96	58.02	49	62	58.85	62	62.69	59.28	63	61.74	62.28	51
Percent of Average Assets												
Total overhead expense	2.16	2.18	54	2.08	2.21	48	2.06	2.17	47	2.22	2.57	34
Personnel expense.....	1.32	1.20	66	1.27	1.23	62	1.26	1.21	62	1.26	1.30	48
Net occupancy expense.....	0.23	0.22	54	0.22	0.24	42	0.22	0.23	46	0.24	0.26	38
Other operating expenses.....	0.61	0.73	39	0.58	0.72	37	0.58	0.72	35	0.72	0.94	36
Overhead less non-interest income	0.99	1.22	27	0.82	1.08	24	0.82	1.10	22	0.98	1.25	31
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	57.91	57.55	51	62.03	58.34	66	62.71	58.83	66	61.72	61.82	55
Personnel expense.....	35.37	31.86	68	37.97	32.89	76	38.24	32.93	75	34.98	32.36	65
Net occupancy expense.....	6.24	5.98	53	6.64	6.26	56	6.72	6.23	58	6.69	6.58	54
Other operating expenses.....	16.30	19.14	29	17.43	18.68	46	17.75	19.18	46	20.05	22.28	51
Total non-interest income	31.32	24.10	73	37.61	28.20	75	37.80	27.67	75	34.36	28.83	65
Fiduciary activities income	6.32	2.13	87	6.91	2.27	90	6.95	2.20	90	6.45	2.09	88
Service charges on domestic deposit accounts	6	3.30	87	6.68	3.25	93	6.72	3.27	93	6.45	3.27	92
Trading revenue.....	2.82	0.57	88	3.70	0.68	88	3.78	0.62	89	3.64	1.28	84
Investment banking fees and commissions.....	1.79	2.15	60	1.90	2.46	58	1.82	2.58	56	1.92	2.46	58
Insurance activities revenue.....	0.04	0.36	50	0.23	0.38	65	0.20	0.36	65	0.24	0.41	68
Venture capital revenue.....	0.04	0.01	90	0	0.03	45	0	0.04	44	0	0.01	44
Net servicing fees	-0.04	1.23	3	-0.05	0.56	5	-0.03	0.60	4	-0.03	0.01	31
Net securitization income	0	0	46	0	0.01	43	0	0.01	44	0	0	45
Net gain (loss) - sales of loans, OREO, and other assets	0.12	1.19	22	0.18	3.64	13	0.13	3.30	12	0.24	3.92	20
Other non-interest income.....	14.23	8.80	78	18.06	9.39	86	18.22	9.27	86	15.45	9.65	81
Overhead less non-interest income	26.59	32.79	28	24.42	29.67	29	24.91	30.52	27	27.36	31.93	33
Applicable income taxes / Pretax net operating income (tax equivalent).....	22.21	21.50	58	21.75	21.49	50	21.63	21.18	53	19.76	18.63	52
Applicable income tax + TE / Pretax net operating income + TE	22.31	23.57	36	21.67	23.11	28	21.56	22.67	31	19.93	21.18	31

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

09/2022

Assets

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Real estate loans		18,222,000	17,331,000	17,200,000	17,137,000	16,327,000	5.14	16.48
Commercial and industrial loans		25,253,000	22,195,000	22,935,000	25,290,000	25,882,000	13.78	-5.11
Loans to individuals		522,000	548,000	563,000	609,000	558,000	-4.74	-9.74
Loans to depository institutions and acceptances of other banks		8,000	10,000	9,000	0	0	-20.00	245.42
Agricultural loans		22,000	31,000	35,000	31,000	23,000	-29.03	-32.76
Other loans and leases		7,688,000	8,087,000	8,549,000	9,229,000	7,586,000	-4.93	21.22
Less: Unearned income		0	0	0	0	1,000		
Loans and leases, net of unearned income		51,715,000	48,202,000	49,291,000	52,296,000	50,375,000	7.29	5.09
Less: Allowance for loan and lease losses		576,000	609,000	588,000	948,000	637,000	-5.42	-19.08
Net loans and leases		51,139,000	47,593,000	48,703,000	51,348,000	49,738,000	7.45	5.44
Debt securities that reprice or mature in over 1 year		18,253,000	16,262,000	16,735,000	13,299,000	12,186,000	12.24	49.47
Mutual funds and equity securities		47,000	43,000	42,000	43,000	50,000	9.30	-44.98
Subtotal		69,439,000	63,898,000	65,480,000	64,690,000	61,974,000	8.67	14.21
Interest-bearing bank balances		4,251,000	22,554,000	21,459,000	14,746,000	4,815,000	-81.15	-12.27
Federal funds sold and reverse repos		0	0	0	0	30,000		-100.00
Debt securities that reprice or mature within 1 year		1,199,000	584,000	251,000	1,729,000	212,000	105.31	2568.12
Trading assets		730,000	1,144,000	859,000	713,000	342,000	-36.19	249.44
Total earning assets		75,619,000	88,180,000	88,049,000	81,878,000	67,373,000	-14.24	14.74
Non-interest-bearing cash and due from depository institutions		1,896,000	1,176,000	1,275,000	1,093,000	1,035,000	61.22	22.76
Premises, fixed assets, and leases		733,000	775,000	771,000	765,000	786,000	-5.42	57.00
Other real estate owned		3,000	2,000	2,000	8,000	11,000	50.00	-67.97
Investment in unconsolidated subsidiaries		18,000	20,000	20,000	11,000	7,000	-10.00	120.08
Intangible and other assets		6,075,000	4,569,000	4,884,000	4,565,000	4,307,000	32.96	40.09
Total assets		84,344,000	94,722,000	95,001,000	88,320,000	73,519,000	-10.96	16.71
Quarterly average assets		87,581,000	91,504,000	96,900,000	85,220,000	73,075,000	-4.29	22.54
Average loans and leases (YTD)		49,807,333	49,523,333	49,100,000	51,635,250	50,511,250	0.57	2.84
Memoranda								
Loans held-for-sale		3,000	7,000	6,000	5,000	6,000	-57.14	5.93
Loans not held-for-sale		51,712,000	48,195,000	49,285,000	52,291,000	50,369,000	7.30	5.09
Real estate loans secured by 1–4 family		3,724,000	3,587,000	3,528,000	3,675,000	3,781,000	3.82	-6.91
Commercial real estate loans		14,489,000	13,737,000	13,664,000	13,452,000	12,523,000	5.47	24.81
Construction and land development		2,929,000	3,294,000	3,280,000	4,428,000	3,866,000	-11.08	-11.34
Multifamily		1,891,000	1,649,000	1,462,000	968,000	907,000	14.68	251.29
Nonfarm nonresidential		9,669,000	8,794,000	8,922,000	8,056,000	7,750,000	9.95	24.49
Real estate loans secured by farmland		7,000	5,000	5,000	7,000	9,000	40.00	-43.26
Total investment securities		19,499,000	16,889,000	17,028,000	15,071,000	12,448,000	15.45	57.99
U.S. Treasury securities		2,756,000	3,429,000	2,993,000	4,658,000	2,792,000	-19.63	-0.51
US agency securities (excluding mortgage-backed securities)		0	0	0	0	0		
Municipal securities		0	0	0	0	0		-100.00
Mortgage-backed securities		15,595,000	13,417,000	13,993,000	10,370,000	9,606,000	16.23	64.47
Asset-backed securities		1,101,000	0	0	0	0		
Other debt securities		0	0	0	0	0		
Mutual funds and equity securities		47,000	43,000	42,000	43,000	50,000	9.30	-44.98
Available-for-sale securities		19,452,000	16,846,000	16,986,000	15,028,000	12,398,000	15.47	76.87
U.S. Treasury securities		2,756,000	3,429,000	2,993,000	4,658,000	2,792,000	-19.63	-0.51
US agency securities (excluding mortgage-backed securities)		0	0	0	0	0		
Municipal securities		0	0	0	0	0		-100.00
Mortgage-backed securities		15,595,000	13,417,000	13,993,000	10,370,000	9,606,000	16.23	91.65
Asset-backed securities		1,101,000	0	0	0	0		
Other debt securities		0	0	0	0	0		
Mutual funds and equity securities		0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)		-3,107,000	-4,000	-130,000	276,000	85,000		
Available-for-sale securities appreciation (depreciation)		0	0	0	0	0		
Structured notes, fair value		2,808,000	3,870,000	2,747,000	5,066,000	518,000	-27.44	194.25
Pledged securities								

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	42,150,000	43,762,000	45,737,000	39,200,000	27,298,000	-3.68	30.14
NOW, ATS and transaction accounts	356,000	525,000	431,000	597,000	521,000	-32.19	-5.43
Time deposits less brokered deposits < \$250K	1,221,000	478,000	489,000	995,000	1,515,000	155.44	-25.80
MMDA and other savings accounts	28,487,000	35,357,000	33,905,000	30,489,000	25,980,000	-19.43	27.46
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	72,214,000	80,122,000	80,562,000	71,281,000	55,314,000	-9.87	27.22
Time deposits of \$250K or more	441,000	708,000	627,000	630,000	956,000	-37.71	-21.69
Foreign deposits	552,000	684,000	632,000	587,000	598,000	-19.30	-11.14
Federal funds purchased and repos	8,000	0	0	0	71,000		-10.86
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	1,340,000	0	0	0	674,000		167.97
Other borrowings w/remaining maturity over 1 year	985,000	2,003,000	1,978,000	4,861,000	5,769,000	-50.82	-74.20
Brokered deposits < \$250K	0	904,000	855,000	507,000	639,000	-100.00	-100.00
Noncore funding	3,326,000	4,299,000	4,092,000	6,585,000	8,707,000	-22.63	-41.03
Trading liabilities	960,000	100,000	106,000	94,000	64,000	860.00	932.82
Subordinated notes and debentures + trust preferred securities	1,191,000	834,000	818,000	868,000	826,000	42.81	45.44
Other liabilities	1,584,000	1,564,000	1,526,000	1,442,000	1,281,000	1.28	72.01
Total liabilities	79,275,000	86,919,000	87,104,000	80,270,000	66,192,000	-8.79	23.42
Equity Capital							
Perpetual preferred stock (including surplus)	394,000	394,000	394,000	394,000	0	0.00	
Common stock	1,141,000	1,141,000	1,141,000	1,141,000	1,141,000	0.00	0.02
Common surplus	2,209,000	2,170,000	2,175,000	2,185,000	2,174,000	1.80	4.58
Retained earnings	11,005,000	10,366,000	10,494,000	9,623,000	9,538,000	6.16	42.07
Accumulated other comprehensive income	-3,587,000	-207,000	-212,000	168,000	-235,000		
Other equity capital components	-6,093,000	-6,061,000	-6,095,000	-5,461,000	-5,291,000		
Total holding company equity capital	5,069,000	7,803,000	7,897,000	8,050,000	7,327,000	-35.04	-36.91
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	5,069,000	7,803,000	7,897,000	8,050,000	7,327,000	-35.04	-36.91
Total liabilities and capital	84,344,000	94,722,000	95,001,000	88,320,000	73,519,000	-10.96	16.71
Memoranda							
Non-interest-bearing deposits	42,487,000	44,226,000	46,138,000	39,556,000	27,594,000	-3.93	30.14
Interest-bearing deposits	30,720,000	38,192,000	36,538,000	33,449,000	29,913,000	-19.56	20.81
Total deposits	73,207,000	82,418,000	82,676,000	73,005,000	57,507,000	-11.18	26.06
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	7,897,000	8,050,000	8,050,000	7,327,000	7,507,000		
Accounting restatements	0	0	0	13,000	-14,000		
Net income	801,000	940,000	1,168,000	474,000	1,198,000		
Net sale of new perpetual preferred stock	0	0	0	394,000	0		
Net sale of new common stock	48,000	36,000	41,000	24,000	39,000		
Sale of treasury stock	28,000	23,000	35,000	11,000	15,000		
Less: Purchase of treasury stock	43,000	679,000	730,000	199,000	1,394,000		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	284,000	293,000	388,000	391,000	398,000		
Change in other comprehensive income	-3,375,000	-271,000	-276,000	403,000	374,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-3,000	-3,000	-3,000	-6,000	0		
Holding company equity capital, ending balance	5,069,000	7,803,000	7,897,000	8,050,000	7,327,000		

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	21.60	39.88	18	18.30	36.06	15	18.11	36.25	16	19.40	36.22	18	22.21	37.78	23
Commercial and industrial loans	29.94	11.23	97	23.43	11.11	92	24.14	10.76	93	28.63	13.52	95	35.20	12.02	99
Loans to individuals	0.62	3.58	31	0.58	3.60	29	0.59	3.36	32	0.69	3.40	33	0.76	4.20	30
Loans to depository institutions and acceptances of other banks	0.01	0.02	79	0.01	0.02	79	0.01	0.02	80	0	0.03	31	0	0.04	29
Agricultural loans.....	0.03	0.19	51	0.03	0.21	50	0.04	0.18	50	0.04	0.19	49	0.03	0.24	47
Other loans and leases.....	9.12	4.52	81	8.54	4.26	81	9	4.47	81	10.45	4.63	88	10.32	5.01	87
Net loans and leases.....	60.63	63.09	39	50.24	58.81	21	51.27	58.67	26	58.14	61.58	33	67.65	63.77	50
Debt securities over 1 year.....	21.64	18.76	63	17.17	18.32	48	17.62	19.46	46	15.06	15.55	47	16.58	14.60	60
Mutual funds and equity securities	0.06	0.05	64	0.05	0.05	64	0.04	0.06	64	0.05	0.05	63	0.07	0.06	65
Subtotal	82.33	83.05	30	67.46	78.17	15	68.93	79.22	16	73.25	78.16	20	84.30	79.65	54
Interest-bearing bank balances	5.04	3.61	72	23.81	9.37	93	22.59	8.50	94	16.70	7.51	92	6.55	3.06	84
Federal funds sold and reverse repos	0	0.52	27	0	0.53	27	0	0.54	28	0	0.82	26	0.04	1.57	63
Debt securities 1 year or less	1.42	1.71	60	0.62	1.51	34	0.26	1.56	19	1.96	1.68	65	0.29	1.91	20
Trading assets	0.87	0.59	78	1.21	0.58	84	0.90	0.49	83	0.81	1.01	70	0.47	1.19	68
Total earning assets.....	89.66	90.76	33	93.09	91.57	66	92.68	91.77	61	92.71	91.05	69	91.64	89.53	71
Non-interest cash and due from depository institutions.....	2.25	0.98	96	1.24	0.99	70	1.34	0.82	89	1.24	1.07	62	1.41	1.14	69
Other real estate owned.....	0	0.01	48	0	0.01	29	0	0.01	35	0.01	0.02	45	0.01	0.03	42
All other assets.....	8.10	8.19	46	5.66	7.39	27	5.98	7.35	32	6.06	7.82	28	6.95	9.27	26
Memoranda															
Short-term investments	6.46	6.75	64	24.43	12.31	88	22.85	11.47	88	18.65	11.17	82	6.88	7.63	62
U.S. Treasury securities.....	3.27	1.98	75	3.62	1.18	84	3.15	1.47	79	5.27	0.84	91	3.80	1.03	86
US agency securities (excluding mortgage-backed securities)	0	0.81	10	0	0.75	11	0	0.82	11	0	0.63	11	0	0.54	13
Municipal securities	0	1.69	7	0	1.70	7	0	1.73	6	0	1.69	8	0	1.34	7
Mortgage-backed securities	18.49	12.93	75	14.16	13.46	57	14.73	14.14	57	11.74	11.75	51	13.07	11.44	61
Asset-backed securities	1.31	0.85	70	0	0.47	25	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0	0.51	8	0	0.51	8	0	0.53	8	0	0.42	10	0	0.39	9
Loans held-for-sale.....	0	0.30	21	0.01	0.50	18	0.01	0.55	20	0.01	0.52	18	0.01	0.39	19
Loans held for investment	61.31	63.03	40	50.88	58.34	22	51.88	58.06	30	59.21	61.72	34	68.51	63.50	53
Real estate loans secured by 1–4 family	4.42	12.79	16	3.79	11.57	15	3.71	11.46	16	4.16	11.91	20	5.14	13.29	21
Revolving	2.16	1.52	69	1.71	1.44	60	1.69	1.42	61	1.91	1.66	59	2.39	2.07	61
Closed-end, secured by first liens	2.23	10.86	12	2.06	9.73	12	2	9.67	11	2.23	9.81	13	2.68	10.69	15
Closed-end, secured by junior liens	0.02	0.19	24	0.02	0.19	21	0.02	0.17	22	0.02	0.22	21	0.07	0.28	29
Commercial real estate loans	17.18	24.89	32	14.50	22.35	27	14.38	22.69	28	15.23	22.22	30	17.03	22.23	37
Construction and land development	3.47	3.92	48	3.48	3.40	56	3.45	3.34	57	5.01	3.40	72	5.26	3.44	75
Multifamily	2.24	3.87	42	1.74	3.32	36	1.54	3.57	31	1.10	3.12	26	1.23	3.01	30
Nonfarm nonresidential	11.46	15.73	35	9.28	14.65	29	9.39	14.57	30	9.12	14.72	29	10.54	14.69	37
Real estate loans secured by farmland	0.01	0.34	30	0.01	0.35	26	0.01	0.30	28	0.01	0.33	27	0.01	0.36	30

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	35.24	62.29	16	35.95	60.51	16	34.89	61.05	16	32.77	57.15	14	32.41	57.46	15
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	35.24	62.29	16	35.95	60.51	16	34.89	61.05	16	32.77	57.15	14	32.41	57.46	15
Real estate loans secured by 1–4 family.....	7.20	20.65	14	7.44	20	15	7.16	19.86	14	7.03	19.43	14	7.51	20.75	14
Revolving	3.53	2.39	71	3.36	2.47	64	3.26	2.43	64	3.22	2.64	58	3.49	3.15	54
Closed-end.....	3.67	18.01	9	4.08	17.35	10	3.90	17.24	11	3.81	16.59	10	4.02	17.39	11
Commercial real estate loans	28.02	38.12	33	28.50	37.13	33	27.72	37.86	32	25.72	34.63	31	24.86	33.52	35
Construction and land development.....	5.66	6.10	51	6.83	5.69	61	6.65	5.65	60	8.47	5.26	76	7.67	5.09	72
1–4 family.....	0.28	1.40	33	0.39	1.19	39	0.29	1.18	35	0.31	0.93	34	0.56	0.94	49
Other.....	5.38	4.62	59	6.45	4.46	72	6.37	4.40	69	8.16	4.19	86	7.11	4.02	79
Multifamily.....	3.66	5.86	42	3.42	5.41	39	2.97	5.78	34	1.85	4.96	23	1.80	4.69	26
Nonfarm nonresidential	18.70	24.30	36	18.24	24.45	36	18.10	24.56	35	15.40	22.93	30	15.38	22.15	34
Owner-occupied.....	11.72	8.11	69	11.40	8.31	67	11.12	8.29	66	9.60	7.68	64	9.76	7.72	61
Other.....	6.97	15.95	23	6.85	15.83	19	6.98	15.94	22	5.81	14.95	17	5.63	14.34	19
Real estate loans secured by farmland.....	0.01	0.55	28	0.01	0.61	25	0.01	0.54	26	0.01	0.54	27	0.02	0.55	30
Loans to depository institutions and acceptances of other banks.....	0.02	0.04	78	0.02	0.03	78	0.02	0.04	80	0	0.06	31	0	0.11	29
Commercial and industrial loans	48.83	18.37	99	46.05	19.45	99	46.53	18.86	99	48.36	22.17	99	51.38	19.53	99
Loans to individuals	1.01	6.24	31	1.14	6.58	30	1.14	6.24	34	1.16	6.13	32	1.11	7.13	26
Credit card loans	0	0.53	22	0	0.51	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans.....	0.04	0.31	48	0.06	0.38	47	0.07	0.34	51	0.06	0.32	47	0.05	0.37	45
Other loans and leases.....	14.87	8.16	79	16.78	8.42	83	17.34	8.75	83	17.65	9.09	82	15.06	9.85	74
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	212.23	411.16	16	217.51	383.43	16	213.77	391.81	16	209.27	381.27	19	216.08	391.26	23
Real estate loans secured by 1–4 family.....	43.37	133.66	15	45.02	124.74	18	43.85	126.06	19	44.88	125.03	18	50.04	138.18	17
Revolving	21.24	15.46	66	20.32	15.53	64	19.99	15.44	63	20.58	17.42	61	23.27	21.26	60
Closed-end.....	22.13	116.59	10	24.70	107.54	11	23.86	108.85	11	24.30	106.14	11	26.77	115.20	13
Commercial real estate loans	168.75	254.65	28	172.40	238.58	32	169.82	245.88	31	164.27	234.65	33	165.74	229.44	36
Construction and land development.....	34.11	39.81	47	41.34	36.07	59	40.77	35.95	59	54.07	35.62	72	51.16	34.95	69
1–4 family.....	1.69	9.02	32	2.35	7.44	39	1.76	7.42	35	1.95	6.34	35	3.73	6.61	49
Other.....	32.42	30.27	54	38.99	28.34	68	39	28.11	66	52.12	28.16	82	47.43	27.32	77
Multifamily.....	22.02	40.47	39	20.70	35.29	40	18.17	38.66	35	11.82	32.74	26	12	31.04	31
Nonfarm nonresidential	112.61	161.09	31	110.37	156.30	31	110.89	158.05	30	98.38	155.06	31	102.57	152.10	37
Owner-occupied.....	70.60	53.43	65	68.95	52.63	68	68.11	52.99	65	61.29	52.37	62	65.06	53.07	61
Other.....	42.01	105.96	20	41.42	100.99	21	42.78	102.54	24	37.09	100.54	21	37.51	97.41	23
Real estate loans secured by farmland.....	0.08	3.36	29	0.06	3.67	25	0.06	3.22	27	0.09	3.44	27	0.12	3.60	29
Loans to depository institutions and acceptances of other banks.....	0.09	0.26	79	0.13	0.20	80	0.11	0.21	80	0	0.28	31	0	0.44	29
Commercial and industrial loans	294.12	115.08	97	278.55	116.17	96	285.05	114.45	96	308.83	139.91	96	342.54	122.02	97
Loans to individuals	6.08	35.47	31	6.88	36.56	32	7	34.55	34	7.44	37.47	33	7.38	43.51	28
Credit card loans	0	2.79	22	0	2.58	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans.....	0.26	1.73	48	0.39	2.03	51	0.43	1.86	52	0.38	1.88	50	0.30	2.18	43
Other loans and leases.....	89.54	50.11	77	101.49	47.63	84	106.25	51.06	83	112.70	49.54	85	100.40	52.44	83
Supplemental															
Non-owner occupied CRE loans / Gross loans	19.15	30.74	26	19.68	29.25	27	18.99	30.07	24	18.53	27.32	27	18.17	26.45	33
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	115.36	205.31	25	119.04	187.63	29	116.31	195.33	27	118.35	183.76	30	121.16	178.57	35
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	185.97	262.15	31	187.99	244.92	33	184.41	252.85	33	179.64	240.85	33	186.22	236.10	37

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	6.46	6.75	64	24.43	12.31	88	22.85	11.47	88	18.65	11.17	82	6.88	7.63	62
Liquid assets	29.91	23.63	72	44.04	29.12	87	42.71	29.03	83	35.76	26.22	81	25.33	22.44	69
Investment securities	23.12	20.98	60	17.83	20.37	45	17.92	21.63	41	17.06	17.85	48	16.93	16.99	53
Net loans and leases	60.63	63.09	39	50.24	58.81	21	51.27	58.67	26	58.14	61.58	33	67.65	63.77	50
Net loans, leases and standby letters of credit	64.87	63.92	47	54	59.61	30	55	59.49	35	62	62.48	41	72.47	64.84	69
Core deposits	85.62	74.28	90	84.59	75.52	92	84.80	75.71	91	80.71	70.67	84	75.24	63.09	77
Noncore funding	3.94	12.30	18	4.54	10.15	29	4.31	10.30	25	7.46	14.13	32	11.84	19.36	33
Time deposits of \$250K or more	0.52	1.67	15	0.75	1.67	27	0.66	1.58	23	0.71	2.11	19	1.30	2.94	23
Foreign deposits	0.65	0.33	86	0.72	0.33	85	0.67	0.34	85	0.66	0.36	85	0.81	0.43	84
Federal funds purchased and repos	0.01	1.24	25	0	1.19	11	0	1.23	11	0	1.47	10	0.10	1.94	23
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0.01	0.58	40	0	0.54	30	0	0.54	31	0	0.54	30	0.06	0.48	36
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	1.59	2.18	47	0	0.88	12	0	1	11	0	1.24	7	0.92	3.01	30
Earning assets that reprice within 1 year	58.30	35.71	92	67.48	38.80	93	66.95	37.37	94	64.67	39.38	95	70.09	39.29	96
Interest-bearing liabilities that reprice within 1 year	1.77	6.79	6	2.07	6.64	11	1.93	6.39	9	2.07	8.20	7	4.04	10.19	13
Long-term debt that reprices within 1 year	0	0.38	32	0	0.27	31	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	56.53	27.35	95	65.41	30.83	96	65.02	29.65	96	62.60	29.11	96	66.05	26.63	98
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-3.06	5.89	15	-29.48	-3.31	4	-26.91	-2.33	2	-15.29	3.20	4	5.89	14.45	24
Net short-term noncore funding dependence	-5.28	0.87	18	-33.65	-9.17	9	-30.86	-7.71	7	-23.76	-4.76	10	-4.30	3.38	20
Short-term investment / Short-term noncore funding	305.49	112.63	88	1,416.03	304.29	96	1,443.48	273.46	97	1,496.37	184.19	96	211.32	77.77	85
Liquid assets - short-term noncore funding / Nonliquid assets	39.66	24.05	75	75.63	36.72	88	71.80	36.68	87	53.72	28.18	86	29.56	16.97	82
Net loans and leases / Total deposits	69.86	79.04	30	57.75	73.05	15	58.91	72.79	18	70.33	79.43	27	86.49	90.31	39
Net loans and leases / Core deposits	70.82	86.19	26	59.40	78.83	13	60.45	78.25	16	72.04	88.34	20	89.92	103.93	29
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-10.05			0.50			0.12			1.57				0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-38.79	-19.27	11	-0.05	1.06	21	-1.74	-0.25	16	3.77	4.31	53	1.23	1.36	52
Structured notes appreciation (depreciation) / Tier 1 capital		-0.47			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	0	26.09	7	0	13.65	14	0	14.28	13	0	11.38	15	0	12.67	14
Available-for-sale securities	99.76	71.92	84	99.75	84.59	78	99.75	83.77	81	99.71	87.23	78	99.60	85.40	82
U.S. Treasury securities	14.13	9.62	73	20.30	6.01	86	17.58	6.70	83	30.91	4.72	90	22.43	6.15	87
US agency securities (excluding mortgage-backed securities)	0	4.10	10	0	4.24	11	0	4.12	11	0	4.01	10	0	3.49	13
Municipal securities	0	8.02	7	0	8.38	7	0	8.22	6	0	9.83	7	0	7.75	7
Mortgage-backed securities	79.98	62.34	78	79.44	66.09	66	82.18	66.54	73	68.81	66.64	52	77.17	67.43	56
Asset-backed securities	5.65	4.33	66	0	2.45	25	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	0	3.02	8	0	3.01	8	0	3.08	8	0	3.01	9	0	2.94	9
Mutual funds and equity securities	0.24	0.27	63	0.25	0.29	64	0.25	0.29	62	0.29	0.35	64	0.40	0.40	63
Debt securities 1 year or less	6.15	9.28	53	3.46	8.18	33	1.47	7.78	19	11.47	10.55	66	1.70	11.86	12
Debt securities 1 to 5 years	14.34	20.14	41	32.96	17.39	81	29.56	18.25	76	48.31	17.03	91	62.97	17.94	93
Debt securities over 5 years	79.27	68.28	63	63.33	72.07	28	68.72	71.11	36	39.93	69.86	16	34.93	66.02	18
Pledged securities	14.40	31.26	23	22.91	33.37	40	16.13	32.26	28	33.61	35.67	46	4.16	30.57	11
Structured notes, fair value	0	0.20	39	0	0.06	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-76.45	-40.81	12	95.24	64.27	71	31.78	27.98	59	225.79	183.32	68	53.92	26.69	78
Investment securities	15.45	11.76	67	11.57	32.48	34	12.99	31.36	32	21.07	23.62	54	2.98	11.75	35
Core deposits	-9.87	4.57	5	20.05	16.96	69	13.02	16.94	46	28.87	26.88	67	2.83	11.23	21
Noncore funding	-22.63	36.20	10	-36.02	-21.64	27	-37.86	-14.79	22	-24.37	-12.18	37	14.93	6.59	68

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			29,292,000	26,600,000	26,639,000
Commit: Secured commercial real estate loans	6,111,000	3,272,000	3,882,000	3,084,000	3,718,000
Commit: Unsecured real estate loans	535,000	558,000	580,000	498,000	465,000
Credit card lines (reported semiannually, June/Dec)	0	0	543,000	523,000	491,000
Securities underwriting	3,571,000	3,561,000	3,550,000	3,412,000	3,538,000
Standby letters of credit	34,000	60,000	44,000	31,000	21,000
Commercial and similar letters of credit	11,000	158,000	67,000	143,000	12,000
Securities lent	894,000	1,017,000	1,102,000	1,106,000	786,000
Credit derivatives - notional amount (holding company as guarantor)	599,000	773,000	747,000	642,000	379,000
Credit derivative contracts w/ purchased credit protection-investment grade..	1,477,000	1,776,000	1,832,000	1,728,000	0
Credit derivative contracts w/ purchased credit protection-noninvest grade..	16,000	14,000	17,000	20,000	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	924,000	895,000	809,000	869,000	671,000
Purchased options contracts (interest rate).....	924,000	895,000	809,000	869,000	671,000
Interest rate swaps.....	47,873,000	28,501,000	30,082,000	27,983,000	24,360,000
Futures and forward foreign exchange	2,589,000	1,914,000	1,974,000	2,079,000	1,172,000
Written options contracts (foreign exchange).....	0	0	0	0	0
Purchased options contracts (foreign exchange).....	0	0	0	0	0
Foreign exchange rate swaps.....	3,000	5,000	4,000	5,000	6,000
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other).....	4,076,000	1,004,000	1,779,000	503,000	477,000
Purchased options contracts (commodity and other).....	4,076,000	1,004,000	1,779,000	503,000	477,000
Commodity and other swaps	6,590,000	3,930,000	4,212,000	2,115,000	2,135,000

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						30.83	22.78	77	30.12	22.01	81	36.23	23.52	83	
Standby letters of credit	4.23	0.66	97	3.76	0.66	96	3.74	0.65	96	3.86	0.71	96	4.81	0.84	96
Commercial and similar letters of credit	0.04	0.02	81	0.06	0.02	87	0.05	0.02	83	0.04	0.02	80	0.03	0.02	76
Securities lent	0.01	0.08	87	0.17	0.10	87	0.07	0.10	85	0.16	0.18	86	0.02	0.40	79
Credit derivatives - notional amount (holding company as guarantor)	1.06	0.27	85	1.07	0.24	87	1.16	0.24	88	1.25	0.35	88	1.07	0.42	86
Credit derivatives - notional amount (holding company as beneficiary).....	0.71	0.17	88	0.82	0.18	91	0.79	0.18	91	0.73	0.30	86	0.52	0.52	82
Credit derivative contracts w/ purchased credit protection-investment grade..	1.75	0.20	93	1.87	0.18	93	1.93	0.18	94	1.96	0.25	93	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0.02	0.19	69	0.01	0.13	72	0.02	0.13	70	0.02	0.30	68	0	0.45	34
Derivative contracts	79.50	44.74	84	40.27	47.31	75	43.63	46.30	78	39.54	48.62	72	40.76	68.47	67
Interest rate contracts	58.95	32.78	84	31.98	35.15	73	33.37	32.46	74	33.65	34.36	70	34.96	47.31	66
Interest rate futures and forward contracts	0	3.53	14	0	4.39	13	0	3.25	12	0	6.21	12	0	10.67	11
Written options contracts (interest rate)	1.10	1.49	72	0.94	1.69	60	0.85	1.41	63	0.98	2.18	51	0.91	2.47	62
Purchased options contracts (interest rate).....	1.10	1.57	73	0.94	1.29	74	0.85	1.31	74	0.98	1.46	72	0.91	2.65	67
Interest rate swaps	56.76	23.04	88	30.09	20.27	81	31.66	20.49	81	31.68	20.83	81	33.13	28.86	77
Foreign exchange contracts	3.07	6.65	81	2.03	6.12	78	2.08	6.30	77	2.36	6.01	79	1.60	10.12	73
Futures and forward foreign exchange contracts	3.07	4.26	85	2.02	3.76	81	2.08	3.78	80	2.35	3.47	82	1.59	5.23	77
Written options contracts (foreign exchange).....	0	0.04	40	0	0.04	40	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange).....	0	0.04	40	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.85	77	0.01	0.76	78	0	0.76	77	0.01	0.77	78	0.01	2.03	76
Equity, commodity, and other derivative contracts.....	17.48	1.18	93	6.27	0.91	90	8.18	0.92	91	3.53	1.86	87	4.20	3.32	84
Commodity and other futures and forward contracts	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other).....	4.83	0.41	91	1.06	0.31	89	1.87	0.32	90	0.57	0.52	87	0.65	0.98	84
Purchased options contracts (commodity and other).....	4.83	0.31	93	1.06	0.21	90	1.87	0.21	91	0.57	0.37	88	0.65	0.94	85
Commodity and other swaps	7.81	0.31	94	4.15	0.30	92	4.43	0.31	92	2.39	0.32	90	2.90	0.38	88
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)						59.66	44.98	76	51.52	42.82	74	52.74	45.53	73	

Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	67,055,000	38,148,000	41,448,000	34,926,000	29,969,000
Interest rate contracts	49,721,000	30,291,000	31,700,000	29,721,000	25,702,000
Foreign exchange contracts.....	2,592,000	1,919,000	1,978,000	2,084,000	1,178,000
Equity, commodity, and other contracts	14,742,000	5,938,000	7,770,000	3,121,000	3,089,000
Derivatives Position					
Futures and forwards	2,589,000	1,914,000	1,974,000	2,079,000	1,172,000
Written options	5,000,000	1,899,000	2,588,000	1,372,000	1,148,000
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	5,000,000	1,899,000	2,588,000	1,372,000	1,148,000
Purchased options	5,000,000	1,899,000	2,588,000	1,372,000	1,148,000
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	5,000,000	1,899,000	2,588,000	1,372,000	1,148,000
Swaps	54,466,000	32,436,000	34,298,000	30,103,000	26,501,000
Held for trading.....	37,407,000	29,811,000	30,272,000	26,326,000	21,768,000
Interest rate contracts	20,471,000	22,391,000	21,000,000	21,521,000	17,827,000
Foreign exchange contracts.....	2,194,000	1,482,000	1,502,000	1,684,000	852,000
Equity, commodity, and other contracts	14,742,000	5,938,000	7,770,000	3,121,000	3,089,000
Non-traded.....	29,648,000	8,337,000	11,176,000	8,600,000	8,201,000
Interest rate contracts	29,250,000	7,900,000	10,700,000	8,200,000	7,875,000
Foreign exchange contracts.....	398,000	437,000	476,000	400,000	326,000
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	63,564,000	38,053,000	40,726,000	35,319,000	28,821,000
One year or less	43,050,000	21,335,000	24,990,000	22,008,000	19,245,000
Over 1 year to 5 years	16,568,000	11,836,000	10,815,000	9,236,000	6,611,000
Over 5 years	3,946,000	4,882,000	4,921,000	4,075,000	2,965,000
Gross negative fair value (absolute value)	2,131,000	838,000	747,000	229,000	141,000
Gross positive fair value.....	1,617,000	1,113,000	928,000	700,000	317,000
Held for trading.....	1,613,000	1,111,000	928,000	699,000	317,000
Non-traded	4,000	2,000	0	1,000	0
Current credit exposure on risk-based capital derivative contracts	637,000	1,026,000	727,000	600,000	243,000
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	2,000	0	0

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	74.15	93.95	13	79.40	94.10	16	76.48	94.17	14	85.10	94.10	18	85.76	93.44	21
Foreign exchange contracts	3.87	3.10	74	5.03	3.22	77	4.77	3.47	75	5.97	3.49	79	3.93	3.20	74
Equity, commodity, and other contracts	21.98	1.15	96	15.57	1.21	96	18.75	1.14	97	8.94	1.17	92	10.31	1.64	91
Futures and forwards	3.86	9.12	52	5.02	12.59	47	4.76	11.16	46	5.95	14.05	46	3.91	13.49	39
Written options	7.46	5.29	65	4.98	7.18	54	6.24	6.28	62	3.93	8.18	43	3.83	5.91	50
Exchange-traded	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	7.46	4.93	70	4.98	6.91	54	6.24	5.96	64	3.93	7.73	46	3.83	5.10	54
Purchased options	7.46	4.14	74	4.98	3.41	69	6.24	3.27	73	3.93	3.42	68	3.83	4.42	62
Exchange-traded	0	0.14	41	0	0.12	41	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	7.46	3.58	77	4.98	3.01	71	6.24	2.87	76	3.93	2.86	71	3.83	3.35	66
Swaps	81.23	77.96	43	85.03	71.71	54	82.75	74.26	50	86.19	68.76	60	88.43	69.75	64
Held for trading	55.79	38.03	55	78.15	40.70	68	73.04	40.42	64	75.38	43.53	64	72.64	44.16	60
Interest rate contracts	30.53	31.70	54	58.70	34.66	61	50.67	34.15	57	61.62	36.62	59	59.48	37.24	58
Foreign exchange contracts	3.27	1.66	81	3.88	1.55	82	3.62	1.68	82	4.82	1.60	86	2.84	1.60	77
Equity, commodity, and other contracts	21.98	0.57	97	15.57	0.61	98	18.75	0.60	98	8.94	0.68	95	10.31	0.83	94
Non-traded	44.21	61.97	44	21.85	59.30	31	26.96	59.58	35	24.62	56.47	35	27.36	55.84	39
Interest rate contracts	43.62	57.96	46	20.71	56.22	32	25.82	56.71	35	23.48	53.82	34	26.28	52.22	40
Foreign exchange contracts	0.59	0.39	84	1.15	0.36	85	1.15	0.40	86	1.15	0.46	85	1.09	0.34	86
Equity, commodity, and other contracts	0	0.10	38	0	0.11	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	94.79	93.16	35	99.75	91.91	68	98.26	92.53	53	101.13	91.48	82	96.17	93.86	43
One year or less	64.20	37.29	75	55.93	27.90	80	60.29	27.56	82	63.01	32.05	79	64.22	32.17	78
Over 1 year to 5 years	24.71	22.61	53	31.03	29.78	55	26.09	27.01	47	26.44	27.06	53	22.06	30.45	42
Over 5 years	5.88	26.09	26	12.80	29.19	32	11.87	29.89	30	11.67	29.56	28	9.89	28.09	30
Gross negative fair value (absolute value)	3.18	2.48	69	2.20	1.18	80	1.80	0.98	83	0.66	1.55	33	0.47	0.83	40
Gross positive fair value	2.41	2.55	53	2.92	1.59	92	2.24	1.34	88	2	2.23	50	1.06	1.19	47
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.27	0.10	87	0.11	0.05	87	0.10	0.04	86	0.03	0.07	51	0.02	0.06	58
Gross positive fair value (X)	0.20	0.10	86	0.15	0.06	87	0.12	0.05	87	0.10	0.09	68	0.05	0.07	66
Held for trading (X)	0.20	0.06	89	0.15	0.05	87	0.12	0.04	88	0.10	0.07	74	0.05	0.06	75
Non-traded (X)	0	0.02	18	0	0.01	14	0	0.01	5	0	0.02	11	0	0.01	5
Current credit exposure (X)	0.08	0.06	76	0.14	0.05	87	0.10	0.04	86	0.08	0.06	68	0.04	0.05	62
Credit losses on derivative contracts	0	0	50	0	0	46	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	48	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	48	0	0	47	0.03	0	97	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.83	0.70	74	1.51	0.59	85	1.04	0.46	85	0.90	0.85	62	0.36	0.73	53

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	588,000	948,000	948,000	637,000	671,000
Gross losses	57,000	50,000	70,000	238,000	152,000
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	36,000	56,000	80,000	42,000	45,000
Net losses	21,000	-6,000	-10,000	196,000	107,000
Provision for loan and lease losses	9,000	-345,000	-370,000	524,000	73,000
Adjustments	0	0	0	-17,000	0
Ending balance	576,000	609,000	588,000	948,000	637,000
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.01	0.09	24	-0.52	-0.12	4	-0.41	-0.09	3	0.65	0.51	72	0.10	0.15	43
Provision for loan and lease losses / Average loans and leases	0.02	0.16	25	-0.93	-0.21	4	-0.75	-0.16	3	1.01	0.82	72	0.14	0.24	38
Provision for loan and lease losses / Net loan and lease losses	42.86	151.30	31	5.750	-65.12	96	3,700	-105.48	96	267.35	487.86	38	68.22	130.58	11
Allowance for loan and lease losses / Total loans and leases not held for sale	1.11	1.17	47	1.26	1.32	50	1.19	1.23	48	1.81	1.58	72	1.26	0.83	85
Allowance for loan and lease losses / Total loans and leases	1.11	1.15	51	1.26	1.30	51	1.19	1.20	51	1.81	1.55	72	1.26	0.81	85
Allowance for loan and lease losses / Net loans and leases losses (X)	20.57	38.64	60		17.40			21.39		4.84	11.58	32	5.95	8.03	59
Allowance for loan and lease losses / Nonaccrual assets	222.39	428.13	29	209.28	330.05	36	222.73	364.13	35	273.20	299.17	57	320.10	218.72	82
ALLL / 90+ days past due + nonaccrual loans and leases	174.02	320.87	29	200.99	271.93	40	202.06	287.08	40	241.84	244.34	59	283.11	151.73	84
Gross loan and lease losses / Average loans and leases	0.15	0.16	60	0.13	0.20	43	0.14	0.19	49	0.46	0.34	72	0.30	0.28	64
Recoveries / Average loans and leases	0.10	0.07	71	0.15	0.08	84	0.16	0.08	87	0.08	0.07	68	0.09	0.08	65
Net losses / Average loans and leases	0.06	0.09	51	-0.02	0.12	9	-0.02	0.11	5	0.38	0.27	72	0.21	0.21	58
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	51.43	34.26	81	23.53	25.09	58	33.61	34.67	59	27.63	33.98	45	43.54	36.22	74
Earnings coverage of net loan and lease losses (X)	49.48	36.38	69	-142.67	26.30	6	-112	39.72	6	5.69	22.91	27	15	24.40	50
Net Loan and Lease Losses By Type															
Real estate loans	-0.02	-0.01	26	-0.02	0.02	23	-0.01	0.02	23	-0.02	0.04	9	-0.02	0.01	14
Real estate loans secured by 1-4 family	-0.07	-0.02	9	-0.07	-0.01	9	-0.09	-0.02	5	-0.05	0.01	8	-0.05	0.01	7
Revolving	-0.15	-0.06	17	-0.08	-0.07	27	-0.06	-0.07	32	0	0.01	54	-0.11	0.02	9
Closed-end	0	-0.01	70	-0.07	-0.01	9	-0.10	-0.01	3	-0.10	0	3	0	0	45
Commercial real estate loans	-0.01	0	24	0	0.04	33	0.01	0.04	51	-0.01	0.07	4	-0.01	0.01	16
Construction and land development	0.05	-0.02	96	0	0.01	64	0	0	64	0	0	59	0	-0.01	60
1-4 family	0	0	59	0	0	57	0	0	57	0	0	59	0	0	55
Other	0.05	-0.01	96	0	0.01	63	0	0	64	0	0	57	0	-0.01	61
Multifamily	0	0	56	0	0.01	52	0	0.01	48	0	0	58	0	0	56
Nonfarm nonresidential	-0.03	0	16	0	0.05	34	0.01	0.05	48	-0.01	0.11	2	-0.01	0.02	11
Owner-occupied	-0.01	0	13	0	0.01	46	0	0.01	44	-0.01	0.02	1	0	0.01	45
Other	-0.01	0.01	12	0	0.04	37	0.01	0.04	57	0	0.08	24	-0.01	0.01	7
Real estate loans secured by farmland	0	0	55	0	-0.01	55	0	0	54	0	0.02	46	0	0.01	48
Commercial and industrial loans	0.13	0.11	66	-0.02	0.19	13	-0.03	0.17	11	0.79	0.47	81	0.40	0.37	64
Loans to individuals	0.26	0.76	26	0.24	0.72	28	0.36	0.71	34	0.49	1.13	29		1.17	
Credit card loans		1.94			2.27			1.84			2.92			3.11	
Agricultural loans	0	0.02	50	0	0.02	49	0	0.02	48	-3.23	0.19	0	0	0.08	37
Loans to foreign governments and institutions		0.05			0			0			0			0	
Other loans and leases	-0.03	0.13	3	-0.03	0.09	8	-0.02	0.10	8	-0.02	0.15	7	0.09	0.15	56

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021		12/31/2021		12/31/2020		12/31/2019							
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases	415,000		169,000		153,000		404,000		127,000						
90+ days past due loans and leases	72,000		12,000		27,000		45,000		26,000						
Nonaccrual loans and leases	259,000		291,000		264,000		347,000		199,000						
Total past due and nonaccrual loans and leases	746,000		472,000		444,000		796,000		352,000						
Restructured 30–89 days past due	1,000		0		0		38,000		1,000						
Restructured 90+ days past due	0		0		0		0		0						
Restructured nonaccrual	68,000		23,000		20,000		33,000		36,000						
Total restructured loans and leases	69,000		23,000		20,000		71,000		37,000						
30–89 days past due loans held for sale	0		0		0		0		0						
90+ days past due loans held for sale	0		0		0		0		0						
Nonaccrual loans held for sale	0		0		0		0		0						
Total past due and nonaccrual loans held for sale	0		0		0		0		0						
Restructured loans and leases in compliance	5,000		44,000		5,000		44,000		74,000						
Other real estate owned	3,000		2,000		2,000		8,000		11,000						
Other Assets															
30–89 days past due	0		0		0		0		0						
90+ days past due	0		0		0		0		0						
Nonaccrual	0		0		0		0		0						
Total other assets past due and nonaccrual	0		0		0		0		0						
Percent of Loans and Leases															
30–89 days past due loans and leases	0.80	0.33	87	0.35	0.29	69	0.31	0.32	59	0.77	0.39	85	0.25	0.43	34
90+ days past due loans and leases	0.14	0.10	75	0.02	0.09	48	0.05	0.10	61	0.09	0.12	66	0.05	0.15	47
Nonaccrual loans and leases	0.50	0.37	74	0.60	0.54	64	0.54	0.46	69	0.66	0.66	57	0.40	0.51	38
90+ days past due and nonaccrual loans and leases	0.64	0.52	69	0.63	0.68	55	0.59	0.62	55	0.75	0.85	48	0.45	0.71	32
30–89 days past due restructured	0	0.01	53	0	0.01	19	0	0.01	21	0.07	0.01	91	0	0.01	38
90+ days past due restructured	0	0.01	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured	0.13	0.09	72	0.05	0.12	34	0.04	0.10	33	0.06	0.13	38	0.07	0.14	41
30–89 days past due loans held for sale	0	0	40	0	0	39	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	40	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.80	0.33	87	0.35	0.29	69	0.31	0.32	59	0.77	0.40	85	0.25	0.43	34
90+ days past due assets	0.14	0.10	75	0.02	0.09	47	0.05	0.10	61	0.09	0.12	66	0.05	0.15	46
Nonaccrual assets	0.50	0.37	72	0.60	0.55	64	0.54	0.47	69	0.66	0.67	55	0.40	0.53	38
30+ days past due and nonaccrual assets	1.44	0.89	84	0.98	1	59	0.90	0.97	55	1.52	1.29	69	0.70	1.19	27
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.39	0.33	68	0.32	0.40	47	0.31	0.36	50	0.44	0.52	48	0.31	0.44	37
90+ days past due and nonaccrual assets + other real estate owned	0.40	0.35	66	0.32	0.42	43	0.31	0.37	48	0.45	0.55	45	0.32	0.48	34
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	0.32	0.38	53	0.36	0.48	40	0.29	0.41	38	0.49	0.60	41	0.39	0.53	35
Allowance for loan and lease losses	46.53	55.46	48	55.34	67.85	50	46.09	62.64	41	46.10	66.66	34	44.74	115.41	13
Equity capital + allowance for loan and lease losses	4.75	3.63	71	4.01	4.12	54	3.19	3.60	48	4.86	4.97	54	3.58	4.28	43
Tier 1 capital + allowance for loan and lease losses	3.12	3.90	48	4.23	4.89	45	3.37	4.30	41	5.29	6.05	48	3.77	5.65	33
Loans and leases + other real estate owned	0.52	0.61	53	0.70	0.82	46	0.55	0.71	45	0.84	0.97	44	0.57	0.85	30

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.42	0.23	80	0.56	0.25	86	0.23	0.26	47	1.13	0.39	92	0.51	0.38	72
	90+ days past due		0.03	0.11	60	0.02	0.12	55	0.09	0.12	74	0.03	0.16	54	0.06	0.16	54
	Nonaccrual.....		0.54	0.41	72	0.48	0.60	53	0.50	0.52	57	0.56	0.76	40	0.32	0.46	42
Commercial and industrial	30–89 days past due		0.70	0.29	85	0.24	0.24	63	0.31	0.24	69	0.34	0.23	77	0.15	0.31	32
	90+ days past due		0.03	0.06	58	0.02	0.02	70	0.03	0.04	66	0.12	0.03	88	0.07	0.05	70
	Nonaccrual.....		0.63	0.47	68	0.93	0.65	73	0.77	0.57	71	0.99	0.75	71	0.55	0.83	39
Individuals	30–89 days past due		6.51	0.83	99	0	0.60	4	5.86	0.63	99	1.64	0.83	85	0.54	0.83	35
	90+ days past due		0.38	0.10	87	0.73	0.08	94	0.71	0.09	93	0.99	0.14	94	0	0.17	16
	Nonaccrual.....		0.19	0.17	65	0	0.17	9	0	0.17	11	0	0.28	9	0	0.17	11
Depository institution loans	30–89 days past due		0	0	44	0	0.03	44	0	0.01	45		0				0
	90+ days past due		0	0	46	0	0	47	0	0	47		0				0
	Nonaccrual.....		0	0	46	0	0	47	0	0	47		0				0
Agricultural	30–89 days past due		0	0.09	29	0	0.11	29	0	0.07	30	0	0.17	28	0	0.24	26
	90+ days past due		0	0	44	0	0	45	0	0	42	0	0	44	0	0	42
	Nonaccrual.....		0	0.27	26	0	0.51	25	0	0.70	27	0	0.49	24	0	0.67	22
Foreign governments	30–89 days past due			0			0			0.50			0			0.07	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.14			0.17			0.15			0.09			0.03	
Other loans and leases	30–89 days past due		1.65	0.13	97	0.23	0.11	79	0.12	0.12	69	1.25	0.18	93	0.04	0.20	42
	90+ days past due		0.74	0.01	98	0	0.01	33	0	0.01	34	0.03	0.01	86	0	0.01	30
	Nonaccrual.....		0.01	0.06	59	0.01	0.13	48	0.01	0.09	51	0.01	0.15	43	0.05	0.13	52

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.51	0.39	73	0.56	0.36	75	0.37	0.46	49	0.79	0.65	72	0.69	0.67	61
	90+ days past due	0.05	0.22	63	0	0.25	17	0	0.24	18	0	0.33	16	0	0.31	14
	Nonaccrual	1.85	0.58	93	1.25	0.76	81	1.36	0.71	86	1.74	0.89	86	0.95	0.73	71
Revolving	30–89 days past due	0.44	0.31	69	0.43	0.33	68	0.56	0.28	80	0.77	0.48	77	0.51	0.45	56
	90+ days past due	0.05	0.02	81	0	0.03	32	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	0.77	0.86	67	0.74	1.05	57	0.68	1.18	57	0.95	1.13	62	0.80	1	60
Closed-end	30–89 days past due	0.58	0.41	74	0.66	0.36	78	0.21	0.49	28	0.80	0.65	71	0.84	0.70	69
	90+ days past due	0.05	0.25	61	0	0.27	18	0	0.26	18	0	0.38	17	0	0.35	16
Junior lien	30–89 days past due	2.89	0.57	96	1.68	0.71	87	1.93	0.67	90	2.41	0.87	90	1.09	0.70	80
	Nonaccrual	0	0.01	15	0	0.01	13	0	0.01	11	0	0.02	10	0	0.02	9
	30–89 days past due	0	0	38	0	0	34	0	0	36	0	0	32	0	0	29
	90+ days past due	0	0.02	11	0	0.04	6	0	0.03	8	0	0.04	6	0.05	0.04	61
Commercial real estate	30–89 days past due	0.39	0.13	89	0.56	0.16	92	0.19	0.15	70	1.23	0.26	97	0.46	0.18	90
	90+ days past due	0.03	0.01	83	0.03	0.01	80	0.11	0.01	94	0.04	0.02	83	0.07	0.03	76
	Nonaccrual	0.21	0.29	51	0.28	0.48	41	0.28	0.38	51	0.24	0.62	23	0.14	0.23	36
Construction and development	30–89 days past due	0	0.19	15	1.12	0.15	92	0.21	0.17	76	1.26	0.28	90	0.54	0.28	76
	90+ days past due	0.07	0.01	92	0.09	0.01	95	0.12	0.01	96	0	0.01	35	0	0.02	33
	Nonaccrual	0.17	0.14	72	0.24	0.31	70	0.21	0.20	74	0.07	0.41	40	0.05	0.20	43
1–4 family	30–89 days past due	0	0.02	30	0.27	0.03	96	0	0.02	30	0	0.03	28	0.16	0.06	83
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.01	32	0	0.02	31	0	0.01	32	0	0.03	27	0	0.02	30
Other	30–89 days past due	0	0.13	19	0.85	0.10	91	0.21	0.13	80	1.26	0.22	90	0.39	0.20	78
	90+ days past due	0.07	0	93	0.09	0	96	0.12	0	96	0	0	40	0	0.01	35
	Nonaccrual	0.17	0.12	76	0.24	0.25	74	0.21	0.16	77	0.07	0.35	47	0.05	0.17	48
Multifamily	30–89 days past due	1.69	0.04	99	0.30	0.09	85	0	0.07	27	5.17	0.09	99	0	0.08	19
	90+ days past due	0	0	45	0	0	46	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.06	26	0	0.13	21	0	0.17	21	0	0.11	20	0	0.05	21
Nonfarm non-residential	30–89 days past due	0.26	0.10	85	0.40	0.12	89	0.21	0.13	74	0.73	0.23	88	0.46	0.14	91
	90+ days past due	0.02	0.01	79	0.01	0.01	68	0.12	0.01	95	0.06	0.02	84	0.12	0.03	85
	Nonaccrual	0.26	0.36	49	0.34	0.58	41	0.35	0.45	52	0.36	0.80	29	0.19	0.28	41
Owner Occupied	30–89 days past due	0.24	0.04	96	0.30	0.04	96	0.20	0.04	94	0.53	0.07	97	0.27	0.07	95
	90+ days past due	0.02	0	86	0.01	0	83	0.12	0	96	0.06	0	94	0.10	0.01	94
	Nonaccrual	0.26	0.12	79	0.33	0.20	78	0.35	0.17	83	0.30	0.27	56	0.19	0.16	62
Other	30–89 days past due	0.02	0.05	56	0.10	0.07	72	0.01	0.08	43	0.20	0.14	71	0.19	0.07	85
	90+ days past due	0	0	39	0	0.01	34	0	0	37	0	0.01	33	0.01	0.01	76
	Nonaccrual	0	0.21	8	0.01	0.31	17	0	0.23	7	0.06	0.44	20	0	0.10	9
Farmland	30–89 days past due	0	0.09	32	0	0.13	30	0	0.10	31	0	0.11	30	0	0.23	23
	90+ days past due	0	0	45	0	0.01	44	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.51	23	0	1.06	21	0	0.69	23	0	1.13	19	0	0.84	19
Credit card	30–89 days past due		1.22			0.79			0.81			0.95			1.19	
	90+ days past due		0.50			0.40			0.45			0.63			0.78	
	Nonaccrual		0.13			0.08			0.10			0.05			0.11	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	2,743,000	-2,750,000	-2,780,000	-2,135,000	-1,976,000										
Retained earnings	11,005,000	10,366,000	10,494,000	9,695,000	9,538,000										
Accumulated other comprehensive income (AOCI)	-3,587,000	-207,000	-212,000	168,000	-235,000										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	4,675,000	7,409,000	7,502,000	7,728,000	7,327,000										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	646,000	651,000	650,000	641,000	643,000										
Accumulated other comprehensive income-related adjustments	-3,587,000	-207,000	-212,000	168,000	-235,000										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	7,616,000	6,965,000	7,064,000	6,919,000	6,919,000										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	7,616,000	6,965,000	7,064,000	6,919,000	6,919,000										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	394,000	394,000	394,000	394,000	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	394,000	394,000	394,000	394,000	0										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	394,000	394,000	394,000	394,000	0										
Tier 1 Capital	8,010,000	7,359,000	7,458,000	7,313,000	6,919,000										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	150,000	199,000	199,000	249,000	249,000										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	728,000	332,000	333,000	433,000	446,000										
Allowance for loan and lease losses in tier 2 capital	624,000	639,000	618,000	838,000	668,000										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	1,502,000	1,170,000	1,150,000	1,520,000	1,363,000										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	1,502,000	1,170,000	1,150,000	1,520,000	1,363,000										
Exited advanced approach tier 2 capital															
Total capital	9,512,000	8,529,000	8,608,000	8,833,000	8,282,000										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	87,581,000	91,504,000	96,900,000	85,148,000	73,075,000										
Less: Deductions from common equity tier 1 capital	646,000	652,000	651,000	641,000	643,000										
Less: Other deductions	-164,000	-293,000	-168,000	-198,000	-341,000										
Total assets for leverage ratio	87,099,000	91,145,000	96,417,000	84,705,000	72,773,000										
Total risk-weighted assets	76,660,738	67,834,400	69,707,800	66,931,100	68,273,480										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	9.93	11.77	23	10.27	12.59	16	10.13	12.37	20	10.34	12.35	20	10.13	12.11	22
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	10.45	12.48	14	10.85	13.31	9	10.70	13.11	11	10.93	13.08	15	10.13	12.78	8
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	12.41	14.27	15	12.57	15.21	7	12.35	14.91	9	13.20	15.23	13	12.13	14.36	11
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	9.20	9.22	51	8.07	9.07	22	7.74	8.98	19	8.63	9.13	39	9.51	9.76	48
Supplementary leverage ratio, advanced approaches HCs		6.74		6.90			6.71			8.72			7.41		

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets			0			0			0			0				0	
Total property and casualty assets			0			0			0			0				0	
Reinsurance recoverables (P/C)			0			0			0			0				0	
Total life and health assets			0			0			0			0				0	
Reinsurance recoverables (L/H)			0			0			0			0				0	
Separate account assets (L/H)			0			0			0			0				0	
Total insurance underwriting equity			0			0			0			0				0	
Total property and casualty equity			0			0			0			0				0	
Total life and health equity			0			0			0			0				0	
Total insurance underwriting net income			0			0			0			0				0	
Total property and casualty			0			0			0			0				0	
Total life and health			0			0			0			0				0	
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0	
Unearned premiums (P/C)			0			0			0			0				0	
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0	
Separate account liabilities (L/H)			0			0			0			0				0	
Insurance activities revenue			1,000			5,000			6,000			7,000			6,000	-80.00	-70.29
Other insurance activities income			1,000			5,000			6,000			7,000			6,000	-80.00	-70.29
Insurance and reinsurance underwriting income			0			0			0			0			0		
Premiums			0			0			0			0			0		
Credit related insurance underwriting			0			0			0			0			0		
Other insurance underwriting			0			0			0			0			0		
Insurance benefits, losses, expenses			0			0			0			0			0		
Net assets of insurance underwriting subsidiaries			0			0			0			0			0		
Life insurance assets			1,399,000			1,388,000			1,393,000			1,366,000			1,343,000	0.79	9.29

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.77			53.46			53.11			53.67			51.47					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.23			46.54			46.89			46.33			48.53					
Separate account assets (L/H) / Total life assets	11.73			13.15			13.40			11.24			7.26					
Insurance activities revenue / Adjusted operating income	0.04	0.36	50	0.23	0.38	65	0.20	0.36	65	0.24	0.41	68	0.18	0.47	63			
Premium income / Insurance activities revenue	0	2.54	42	0	2.90	41	0	2.76	42	0	2.84	40	0	7.32	37			
Credit related premium income / Total premium income	32.83			31.14			32.99			38.23			34.91					
Other premium income / Total premium income	67.17			68.86			67.01			61.77			65.09					
Insurance underwriting net income / Consolidated net income	0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C)	15.15			28.21			23.22			15.59			19.86					
Insurance net income (L/H) / Equity (L/H)	177.77			5.51			4.49			3.62			5.13					
Insurance benefits, losses, expenses / Insurance premiums	4,581.19			-364.02			927.51			447.82			233.61					
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15				
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	16.29	12.02	66	17.42	11.72	71	17.31	12	70	16.54	11.03	73	17.77	11.51	76			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0			0		0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.55	37	0	0.44	37	0	0.46	37	0	0.75	37	0	1.39	34			

Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	1,179,000	1,091,000	1,160,000	898,000	1,010,000
Real estate loans.....	7,000	7,000	7,000	7,000	21,000
Commercial and industrial loans	1,172,000	1,082,000	1,150,000	888,000	989,000
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	2,000	3,000	3,000	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	251,000	384,000	308,000	264,000	264,000
Total selected foreign assets	1,430,000	1,475,000	1,468,000	1,162,000	1,274,000
Total foreign deposits	552,000	684,000	632,000	587,000	598,000
Interest-bearing deposits	215,000	220,000	231,000	231,000	302,000
Non-interest-bearing deposits.....	337,000	464,000	401,000	356,000	296,000

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	1.56	0.84	73	1.37	0.63	77	1.29	0.66	76	1.33	0.87	71	1.88	1.25	69
Cost: Interest-bearing deposits.....	0.60	0.52	66	0	0.12	22	0	0.14	20	0.37	0.42	60	0.93	1.19	43
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			0.18			0.20			5.18			27.03	
Commercial and industrial loans		0.13		0.12	0.86	62	0.35	0.79	76		0.64			0.29	
Foreign governments and institutions		0.05			0			0			0			0	
Growth Rates															
Net loans and leases.....	8.07	20.31	54	20.69	-0.16	75	29.18	6.83	81	-11.09	-2.40	36	-7.41	22.48	35
Total selected assets.....	-3.05	21.10	39	25.75	3.36	79	26.33	9.48	77	-8.79	2.04	32	1.12	12.40	51
Deposits	-19.30	-2.72	20	9.27	10.74	48	7.67	0.73	67	-1.84	3.46	36	20.16	10.36	73

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		916,528	369,459	1,062,054	695,666	1,447,214	148.07	29.06
Dividends		825,000	200,000	830,000	487,000	1,207,000	312.50	37.04
Interest		3,568	647	1,150	3,299	19,452	451.47	
Management and service fees		87,960	168,812	230,904	205,367	220,762	-47.89	-18.66
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		0	19,000	19,000	0	0	-100.00	-100.00
Dividends		0	19,000	19,000	0	0	-100.00	-100.00
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies		68,039	3,002	4,082	14,144	24,875	2166.46	2215.04
Dividends		67,000	0	0	11,000	22,000		
Interest		0	0	0	0	0		
Management and service fees		1,039	3,002	4,082	3,144	2,875	-65.39	-64.65
Other income		0	0	0	0	0		
Total income from subsidiaries		984,567	391,461	1,085,136	709,810	1,472,089	151.51	37.15
Securities gains (losses)		0	0	0	0	0		
Other operating income		-23,523	9,531	15,002	16,870	9,773		
Total operating income		961,044	400,992	1,100,138	726,680	1,481,862	139.67	32.22
Operating Expenses								
Personnel expenses		32,928	127,081	170,189	140,324	143,515	-74.09	-65.23
Interest expense		27,128	15,303	20,338	30,250	55,926	77.27	187.31
Other expenses		21,927	63,270	86,118	82,366	87,363	-65.34	-69.38
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		81,983	205,654	276,645	252,940	286,804	-60.14	-53.36
Income (loss) before taxes		879,061	195,338	823,493	473,740	1,195,058	350.02	59.52
Applicable income taxes (credit)		-674	-5,235	-5,796	-6,227	-8,638		
Extraordinary items								
Income before undistributed income of subsidiaries		879,735	200,573	829,289	479,967	1,203,696	338.61	52.62
Equity in undistributed income of subsidiaries		-78,403	739,765	338,950	7,499	-19,535		
Bank subsidiaries		-34,412	736,578	325,715	-7,568	-21,984		
Nonbank subsidiaries		580	-19,141	-17,919	3,257	1,604		
Subsidiary holding companies		-44,571	22,328	31,154	11,810	845		
Net income (loss)		801,332	940,338	1,168,239	487,466	1,184,161	-14.78	27.07
Memoranda								
Bank net income		790,588	936,578	1,155,715	479,432	1,185,016	-15.59	22.09
Nonbank net income		580	-141	1,081	3,257	1,604		-26.02
Subsidiary holding companies' net income		22,429	22,328	31,154	22,810	22,845	0.45	76.58

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	4,848,833	69.69	8,673,140	88.32	8,257,315	83.31	8,057,402	7,662,023	-44.09	-35.40	
Common and preferred stock	4,061,815	58.38	7,887,410	80.32	7,471,380	75.38	7,420,847	7,024,187	-48.50	-40.83	
Excess cost over fair value	635,450	9.13	635,726	6.47	635,450	6.41	636,555	637,836	-0.04	-0.95	
Loans, advances, notes, and bonds	150,000	2.16	150,000	1.53	150,000	1.51	0	0	0.00		
Other receivables	1,568	0.02	4	0	485	0	0	0	39100.00		
Investment in nonbank subsidiaries	31,954	0.46	30,151	0.31	31,374	0.32	49,293	24,945	5.98	31.54	
Common and preferred stock	31,954	0.46	30,151	0.31	31,374	0.32	49,293	24,945	5.98	31.54	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	95,111	1.37	131,023	1.33	139,832	1.41	108,713	96,903	-27.41	-12.56	
Common and preferred stock	85,255	1.23	118,976	1.21	128,360	1.29	108,713	96,903	-28.34	-21.62	
Excess cost over fair value	9,856	0.14	12,047	0.12	11,472	0.12	0	0	-18.19		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	1,723,676	24.77	607,724	6.19	1,105,063	11.15	1,489,130	1,196,299	183.63	76.96	
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	1,719	0.02	3,666	0.04	3,662	0.04	2,595	2,955	-53.11	-8.90	
Intangible assets	0	0	0	0	0	0	0	0	0		
Other assets	256,717	3.69	374,489	3.81	374,772	3.78	433,979	333,272	-31.45	19.81	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0	0		
Total assets	6,958,010	100.00	9,820,193	100.00	9,912,018	100.00	10,141,112	9,316,397	-29.15	-21.19	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	840,171	12.07	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	510,484	7.34	1,489,446	15.17	1,471,216	14.84	1,537,623	1,471,056	-65.73	46.39	
Subordinated notes and debentures	236,270	3.40	269,604	2.75	264,736	2.67	280,394	264,247	-12.36	-8.16	
Other liabilities	300,844	4.32	255,132	2.60	279,213	2.82	269,337	248,159	17.92	61.22	
Balance due to subsidiaries and related institutions	1,954	0.03	2,824	0.03	0	0	4,089	5,508	-30.81	-20.15	
Total liabilities	1,889,723	27.16	2,017,006	20.54	2,015,165	20.33	2,091,443	1,988,970	-6.31	137.69	
Equity Capital	5,068,287	72.84	7,803,187	79.46	7,896,853	79.67	8,049,669	7,327,427	-35.05	-36.92	
Perpetual preferred stock (income surplus)	394,493	5.67	394,493	4.02	394,493	3.98	394,493	0	0.00		
Common stock	1,140,824	16.40	1,140,824	11.62	1,140,824	11.51	1,140,824	1,140,824	0.00	0.00	
Common surplus	2,208,616	31.74	2,169,578	22.09	2,174,954	21.94	2,185,124	2,174,134	1.80	4.56	
Retained earnings	11,004,964	158.16	10,365,579	105.55	10,494,036	105.87	9,622,858	9,538,583	6.17	42.07	
Accumulated other comprehensive income	-3,587,389	-51.56	-206,626	-2.10	-212,086	-2.14	167,585	-235,362			
Other equity capital components	-6,093,221	-87.57	-6,060,661	-61.72	-6,095,368	-61.49	-5,461,215	-5,290,752			
Total liabilities and equity capital	6,958,010	100.00	9,820,193	100.00	9,912,018	100.00	10,141,112	9,316,397	-29.15	-21.19	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	15.59	11.02	87	15.66	12.52	75	14.69	11.94	75	6.34	7.29	35	16.20	9.68	94
Bank net income / Average equity investment in banks	16.03	11.60	87	14.97	12.35	74	13.93	11.80	72	6.01	7.45	31	15.82	10.51	88
Nonbank net income / Average equity investment in nonbanks	2.44	9.71	33	-0.47	13.18	6	2.84	13.12	32	10.90	9.75	64	6.71	7.89	59
Subsidiary HCs net income / Average equity investment in sub HCs	29.68	8.41	95	24.85	11.04	95	25.16	10.11	95	21.40	7.01	91	22.18	8.55	96
Bank net income / Parent net income	98.66	98.76	25	99.60	96.45	33	98.93	96.79	32	98.35	88.16	27	100.07	82.22	37
Nonbank net income / Parent net income	0.07	2.50	41		3.22		0.09	3.40	39	0.67	3.59	48	0.14	5.93	34
Subsidiary holding companies' net income / Parent net income	2.80	85.68	5	2.37	66.57	5	2.67	65.35	5	4.68	68.34	10	1.93	74	7
Leverage															
Total liabilities / Equity capital	37.29	18.39	84	25.85	16.51	80	25.52	16.81	79	25.98	20.06	75	27.14	20.43	70
Total debt / Equity capital	31.31	12.61	85	22.54	11.37	81	21.98	11.71	80	22.58	14.41	76	23.68	14.31	74
Total debt + notes payable to subs that issued TPS / Equity capital	31.31	14.76	84	22.54	13.41	80	21.98	13.63	78	22.58	16.67	74	23.68	16.36	73
Total debt + Loans guaranteed for affiliate / Equity capital	31.31	12.68	85	22.54	11.46	81	21.98	11.77	80	22.58	14.68	76	23.68	14.56	74
Total debt / Equity capital – excess over fair value	35.88	12.75	86	24.58	11.47	83	23.94	11.81	81	24.52	14.52	79	25.94	14.51	75
Long-term debt / Equity capital	14.73	11.91	71	22.54	10.65	83	21.98	10.95	82	22.58	13.56	78	23.68	13.04	76
Short-term debt / Equity capital	16.58	0.48	98	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.09	42	0	0.10	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	12.73	0.09	98	8.30	0.08	98	8.19	0.05	98	7.91	0.08	97	8.70	0.12	96
Long-term debt / Consolidated long-term debt	34.32	39.59	41	62	40.69	66	62.09	39.86	64	31.73	34.67	46	26.31	28.44	51
Double Leverage															
Equity investment in subs / Equity capital	95.19	104.01	10	111.29	103.15	87	104.83	103.22	64	102.06	102.81	45	106.23	103.22	69
Total investment in subs / Equity capital	98.18	109.29	14	113.21	108.29	81	106.73	108.40	61	102.06	110.16	33	106.23	111.07	56
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.23	0.39	19	0.70	0.27	79	0.33	0.29	61	0.34	0.47	50	0.39	0.36	55
Equity investment in subs – equity cap / Net income-div (X)		1.15		1.02	0.85	67	0.49	1.05	39	1.72	1.82	64	0.58	1.22	36
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	261.50	130.36	88	87.35	152.56	24	172.16	152.85	64	118.71	136.59	46	222.18	177.68	72
Cash from ops + noncash items + op expense / Op expense + dividend	272.06	118.32	87	91.20	155.61	25	174.79	154.48	64	122.87	147.24	46	227.70	190.27	73
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	268.07	105.80	92	-68.96	94.59	5	48.33	98.54	12	150.97	134.08	69	71.35	116.34	12
Pretax operating income + interest expense / Interest expense	3,340.42	1,565.66	82	1,376.47	1,645.53	53	4,149.04	1,835.33	87	1,666.08	2,016.32	68	2,236.86	1,968.54	72
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	3,340.42	1,454.22	84	1,376.47	1,896.20	56	4,149.04	1,770.77	86	1,666.08	1,539.23	76	2,236.86	1,632.83	73
Dividends + interest from subsidiaries / Interest expense + dividends	287.85	150.57	85	71.24	174.48	19	208.20	174.12	64	119	150.43	41	275.03	210.80	75
Fees + other income from subsidiaries / Salary + other expenses	162.24	10.18	98	90.26	12.03	96	91.68	11.92	96	93.63	13.95	96	96.86	16.52	94
Net income / Current part of long-term debt + preferred dividends (X)	47.14	26.99	85	55.31	40.79	81	50.79	47.61	78	37.50	35.64	77		57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets	9.83	3.60	84	4.87	3.29	67	9.83	3.44	85	13.44	3.85	86	10.65	2.64	87
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.30			0.60			0.17			0.10			0.04	
Nonaccrual		0.65			1.04			0.92			1.03			0.54	
Total		0.95			1.64			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.05	1.77	44	0.04	1.76	45	0.04	1.76	47	0.06	2.66	44	0.04	5.62	39
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0.03	0.06	87	0.02	0.07	87	0.02	0.06	87	0.03	0.08	82	0.03	0.19	78

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	32.28	70.90	20	146.08	69.90	87	46.79	66.37	40	81.46	81.10	60	33.06	57.84	31
Dividends declared / Net income	35.44	31.93	53	31.16	27.22	57	33.21	28.27	59	80.21	42.29	92	33.61	33.08	52
Net income – dividends / Average equity.....	10.07	7.51	77	10.78	9.25	71	9.81	8.62	68	1.25	4.14	17	10.76	6.46	89
Percent of Dividends Paid															
Dividends from bank subsidiaries	290.49	133.26	87	68.26	160.45	25	213.92	155.92	69	124.55	132.17	52	303.27	178.13	79
Dividends from nonbank subsidiaries	0	2.76	25	6.48	6.19	73	4.90	4.90	72	0	3.41	23	0	7.53	19
Dividends from subsidiary holding companies.....	23.59	4.73	91	0	6.32	45	0	5.91	45	2.81	4.85	88	5.53	21.40	85
Dividends from all subsidiaries	314.08	183.35	84	74.74	213.42	16	218.81	203.53	63	127.37	174.85	39	308.79	260.40	70
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	104.35	43.79	89	21.35	43.30	24	71.82	45.96	72	101.58	60.28	87	101.86	66.55	86
Interest income from bank subsidiaries.....	0.45	0.21	82	0.07	0.11	75	0.10	0.11	78	0.69	0.36	79	1.64	0.54	82
Management and service fees from bank subsidiaries	11.13	0.95	94	18.02	0.87	95	19.98	0.88	96	42.84	1.47	97	18.63	1.55	96
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	115.93	52.71	89	39.45	48.70	43	91.90	51.33	87	145.10	62.88	95	122.13	69.36	89
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	47.96	14		66.90		1,757.63	62.63	98	0	56.39	15	0	82.95	12
Interest income from nonbank subsidiaries.....	0	3.25	35		2.38		0	2.44	31	0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries	0	0.51	41		0.66		0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	0	0.12	46		0.11		0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries	0	64.26	10		94.31		1,757.63	87.22	98	0	79.84	8	0	150.41	6
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	298.72	72.55	94	0	36.58	20	0	38.10	20	48.22	43.51	57	96.30	61.23	69
Interest income from subsidiary holding companies.....	0	15.40	27	0	5.06	22	0	5.26	22	0	8.40	23	0	6.54	25
Management and service fees from subsidiary holding companies.....	4.63	0.27	94	13.45	0.75	90	13.10	0.73	90	13.78	0.44	95	12.58	0.36	96
Other income from subsidiary holding companies.....	0	-3	52	0	-0.41	52	0	-0.40	50	0	0.01	45	0	0.29	44
Operating income from subsidiary holding companies.....	303.35	85.23	94	13.45	47.30	30	13.10	58.37	25	62.01	55.20	61	108.89	76.49	69
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	85.84	67.73	40	49.88	72.55	21	75.45	74.16	29	67.02	69.76	25	81.45	67.32	38
Interest income from bank subsidiaries.....	0.37	0.98	73	0.16	0.27	72	0.10	0.23	68	0.45	0.63	70	1.31	0.80	76
Management and service fees from bank subsidiaries	9.15	1.25	88	42.10	1.64	96	20.99	1.44	95	28.26	1.87	96	14.90	1.81	90
Other income from bank subsidiaries.....	0	0.03	46	0	0.03	45	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	95.37	81.70	38	92.14	82.68	33	96.54	83.13	39	95.73	82.20	40	97.66	78.80	51
Dividends from nonbank subsidiaries	0	2.90	24	4.74	3.56	78	1.73	3.07	69	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries.....	0	0.28	38	0	0.20	36	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	45	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0	4.41	19	4.74	5.69	72	1.73	4.67	65	0	4.70	16	0	7.29	11
Dividends from subsidiary holding companies.....	6.97	2.46	90	0	2.13	45	0	2.10	45	1.51	2.53	88	1.48	4.52	86
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0.11	0	99	0.75	0	98	0.37	0	98	0.43	0	98	0.19	0	98
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	7.08	3.74	88	0.75	3.40	88	0.37	3.91	87	1.95	4.56	86	1.68	6.08	83
Loans and advances from subsidiaries / Short term debt.....	0	284.57	13		152.66			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt	0	27.96	14	0	28.03	13	0	26.38	13	0	27.08	12	0	28.33	11